

**OUR MICROLENDING, LLC AND SUBSIDIARY**  
**CONSOLIDATED FINANCIAL STATEMENTS**  
**MARCH 31, 2016**  
**(UNAUDITED)**  
**- INTERIM FINANCIALS -**

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**OUR MICROLENDING LLC AND SUBSIDIARY**  
**CONSOLIDATED BALANCE SHEET**  
**MARCH 31, 2016**  
**(UNAUDITED)**

**ASSETS**

Cash and Cash Equivalents	\$ 4,676,120
Loan Receivables, Net	\$ 2,587,364
Other Current Assets	\$ 275,340
OTHER ASSETS	\$ 218,049
PROPERTY AND EQUIPMENT, Net	\$ 58,386
Deposits	<u>\$ 10,389</u>
<b>TOTAL ASSETS</b>	<b><u>\$ 7,825,647</u></b>

**LIABILITIES AND MEMBERS' CAPITAL**

**LIABILITIES**

Accounts payable	\$ 22,613
Guaranteed Deposits	\$ 432,494
LOANS	
Loans Payable	\$ 51,295
Credit Line	\$ 357,156
MFLP Program	\$ 4,776,750
Investment Certificates - Regulation A.	\$ 1,315,189
ACCRUED INTEREST	
Accrued Interest - Loans Payable	\$ 24,384
Accrued Interest - Investment Certificates	\$ 11,798
Diferred Income	<u>\$ 36,851</u>
Total Liabilities	\$ 7,028,529

**MEMBERS' CAPITAL**

MEMBERS' CAPITAL	<u>\$ 797,118</u>
<b>TOTAL LIABILITIES AND MEMBERS' CAPITAL</b>	<b><u>\$ 7,825,647</u></b>

**OUR MICROLENDING LLC AND SUBSIDIARY**  
**CONSOLIDATED STATEMENT OF OPERATIONS**  
**FOR THE PERIOD ENDED MARCH 31, 2016**  
**(UNAUDITED)**

**REVENUE**

Commission Income	\$ 63,361	
Interest Income	\$ 78,904	
Income - FY2015	\$ 127,050	
Other Income	<u>\$ 4,119</u>	
Total Income		\$ 273,434

**OPERATING EXPENSES**

Amortization	\$ 23,642	
Advertising	\$ 7,898	
Depreciation	\$ 3,581	
Interest	\$ 34,612	
Legal and Professional Fees	\$ 26,505	
Rent	\$ 12,238	
Salaries and Related Expenses	\$ 130,485	
Other Operating Expenses	<u>\$ 12,046</u>	
Total Operating Expenses		<u>\$ 251,008</u>

<b>NET INCOME</b>	<b><u><u>\$ 22,426</u></u></b>
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**OUR MICROLENDING LLC AND SUBSIDIARY**  
**CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' CAPITAL**  
**FOR THE PERIOD ENDED MARCH 31, 2016**  
**(UNAUDITED)**

	Membership Interest	Accumulated Deficit	Total Members' Capital
<b>Balance - January 1, 2016</b>	\$ 4,150,000	\$ (3,375,308)	\$ 774,692
Member Contributions			
Net Income		\$ 22,426	\$ 22,426
<b>Balance - March 31, 2016</b>	<u>\$ 4,150,000</u>	<u>\$ (3,352,882)</u>	<u>\$ 797,118</u>

**OUR MICROLENDING LLC AND SUBSIDIARY  
CONSOLIDATED STATEMENT OF OPERATIONS  
FOR THE PERIOD ENDED MARCH 31, 2016  
(UNAUDITED)**

**CASH FLOWS FROM OPERATING ACTIVITIES**

Net Income	\$ 22,426
Adjustments to reconcile Net Income to net cash (used in) provided by operations:	
Depreciation	\$ 3,581
Amortization	\$ 23,642
<b>Changes in Operating assets and liabilities:</b>	
Loan Receivables	\$ (77,788)
Allowance for Loan Losses	\$ -
Other Current Assets	\$ (25,620)
Other Assets	\$ (27,081)
Accounts Payable	\$ 10,896
<b>Net cash and cash equivalents (used in) provided by Operating Activities</b>	<b><u>\$ (69,944)</u></b>

**CASH FLOWS FROM INVESTING ACTIVITIES**

Property and Equipment	\$ -
<b>Net cash and cash equivalents (used in) provided by Investing Activities</b>	<b><u>\$ -</u></b>

**CASH FLOWS FROM FINANCING ACTIVITIES**

Guaranteed Deposits	\$ 12,426
Loans Payable	\$ (6,000)
Credit Line	\$ (608,264)
Loan Payable - MFLP Program	\$ -
Investment Certificates - Reg. A	\$ (28,990)
Accrued Interest - Loan Payable	\$ 6,753
Accrued Interest - Investment Certificate	\$ (3,857)
CDFI Award FY2015	\$ 650,000
Deferred Income	\$ (131,289)
<b>Net cash and cash equivalents (used in) provided by Financing Activities</b>	<b><u>\$ (109,220)</u></b>

<b>Net Increase (decrease) in cash and cash equivalents for period</b>	<b>\$ (179,164)</b>
<b>Cash and cash equivalents at beginning of period</b>	<b><u>\$ 4,855,284</u></b>
<b>Cash and cash equivalents at end of period</b>	<b><u><u>\$ 4,676,120</u></u></b>